



# ACCOUNT OPENING FORM

**FOR RESIDENT INDIVIDUALS**  
(To be filled by applicant only)

Application Date		D	D	M	M	Y	Y	Y	Y		Tatkal		Non Tatkal (For bank Use)	113	
Please open my / our	[ Tick anyone ]	Savings		Savings Max		Savings Salary		Salary & Reimbursement		Current		Kids Advantage Account		BSBDA	KGC SB & CA
	[ Tick anyone ]	FD		RD		PPF A/C		Sukanya Samriddhi A/C		In your Branch Code				Branch Name	

**(A) PERSONAL DETAILS: APPLICANT NAME** (Leave a space between two words.)

[illegible]

In case the applicant is a minor, please write parent/guardian's name (as an applicant) below the Minor's Name

[illegible][illegible]

<b>(B) OPERATING INSTRUCTION</b>	Single	Either or Survivor	Jointly (Debit/ATM Card not issued)	Former or survivor	Minor under Guardian
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(C) CUSTOMER ID (Mandatory for Existing Customers) CKYC Number

1st Applicant							1st Applicant										<input type="checkbox"/> 1st Applicant	customer ID / customer ID apart from the one mentioned. In case found otherwise, Bank reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me.
2nd Applicant							2nd Applicant										<input type="checkbox"/> 2nd Applicant	

I confirm that I do not have any existing customer ID / customer ID apart 'from the one mentioned. In case found otherwise, Bank reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me.

**(D) MAILING ADDRESS - 1st APPLICANT** *(For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)*

*Company Name /										Proof Attached										"Please mention a prominent landmark to ensure that the deliverables reach you"									
Flat No & Bldg Name																													
*Road No./Name																													
*Landmark																													
*City																													
										*PIN Code																			
*State										Country																			

"Please mention a prominent landmark to ensure that the deliverables reach you"

**PERMANENT ADDRESS 1st APPLICANT** (Mandatory if mailing address is office address) ☐ Please tick in case permanent address is the same as mailing address

Flat No & Bldg Name															*Road No./Name															*Landmark															*City															*State															*PIN Code															Country														
Name																																																																																																								

## MAILING ADDRESS - 2nd APPLICANT

[illegible]

“Please mention a prominent landmark to ensure that the deliverables reach you”

**PERMANENT ADDRESS 2nd APPLICANT** (Mandatory if mailing address is office address) ☐ Please tick in case permanent address is the same as mailing address

[illegible]

**(E) CONTACT DETAILS :** Existing customer can update their contact details. For New customer contact details are Mandatory.

[illegible]

IMPORTANT: Please furnish your correct email ID. You will receive free monthly ACCOUNT statements at this email ID for all accounts linked to the customer ID of the 1st applicant. You will be registered for SMS Alerts-Credit/Debit transaction greater than Rs. 5000/- and Salary Credit Alert (Salary Account Only). You can register for Bill Pay facility for the following service providers: Vodafone, Airtel, BSNL - Cell One, Docomo, Idea.

I authorize HDFC Bank to set Standing Instruction on my Debit Card to make payment of utility bills on my behalf for bill pay request as given in this form. Terms and Condition apply.

Source of funds	Salary	Business Income	Agriculture	Investment Income	Others _____
Gross Annual income	< 50,000	50 K-1 lac 1 - 3 lac	3 - 5 lac 5 - 7.5 lac	7.5 - 10 lac 10 - 15 lac 15 - 25 lac	25 - 50 lac 50 lac - 1CR > 1 CR
Residence type	Owned	Rented/Leased	Ancestral/Family	Company provided	

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Gross Annual income	< 50,000	50 K-1 lac 1 - 3 lac	3 - 5 lac 5 - 7.5 lac	7.5 - 10 lac 10 - 15 lac 15 - 25 lac	25 - 50 lac 50 lac - 1CR > 1 CR
Residence type	Owned	Rented/Leased	Ancestral/Family	Company provided	

I hereby agree that the Bank reserves the right to close the account, in case, the aforesaid declaration is found to be untrue. In the event of any change in this declaration and/or if subsequently become a Politically Exposed Person(s) or a relative of a Politically Exposed Person, after the opening of account, I hereby agree to promptly inform the Bank regarding the same and forthwith submit the relevant Politically Exposed Person (PEP) declaration form at an HDFC Bank branch.

[illegible]

Amount (Rs) for SB account	Amount (Rs) for FD/RD account	Amount (Rs) for PPF account	Amount (Rs) for SSA account
<div></div>	<div></div>	<div></div>	<div></div>

ATM Card	Debit Card (Charges Applicable)			
	Regular	Platinum	Others	
	Regular	Platinum	Others	

If Other mention Card Code To be filled by Bank Staff Only				
If Other mention Card Code To be filled by Bank Staff Only				

Holding Pattern for FD / RD				Operating Instnction																								
<input type="checkbox"/>	1st Applicant only		<input type="checkbox"/>	2nd Applicant only		<input type="checkbox"/>	Single	<input type="checkbox"/>	Either or Survivor	<input type="checkbox"/>	Former or survivor	<input type="text"/>																
<input type="checkbox"/>	1st & 2nd Applicant only		<input type="checkbox"/>	2nd & 1st Applicant		<input type="checkbox"/>	Minor under Guardian			<input type="checkbox"/>	Jointly	<input type="text"/>																

Type of Account ☐ Savings ☐ Current

Beneficiary Bank & Branch Name

[illegible]

\*TDS Details for FD/RD: Deduct TDS (if applicable) ☐ Yes ☐ No If No, attach ☐ Form 15G/H ☐ Income Tax exemption letter ☐ Waiver marked on cust ID











We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (A) ATMs, (B) Fixed deposits (C) PhoneBanking, (D) Debit Cards, (E) MobileBanking, (F) NetBanking, (G) BillPay facility, (H) InstaAlert facility, (I) E-mail Statement, (J) all other digital platforms & channels, WhatsApp. I/We accept and agree to be bound by the said Terms & Conditions, including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days notice and/or provide an option to switch to other services to me. I/We agree that the Bank may debit my account for the service charges applicable from time to time for various services and the tear away Customer copy detailing the instructions and account opening rules. I/We hereby agree to the Terms and Conditions mentioned on the Bank's website <https://www.hdfcbank.com>, that I/We shall be registered for services prevailing at all digital platforms & channels, including but not restricted to MobileBanking, NetBanking, SMS & Tollfree Banking & WhatsApp. I/We also understand that the Mobile Banking app may be downloaded from the Google Play Store or the Apple App Store. The Bank may require me to provide my biometric data for authentication. The Bank may require additional formalities for separate registration/activation of such services. For more details about the services provided on these channels & platforms, please visit our website <https://www.hdfcbank.com>. Notwithstanding the documentation and account opening form provided, the Bank reserves the right to accept/reject your application. The Bank decision in this regard would be final. In case of change of address due to relocation or any other reason, I/We would intimate the new address to the bank within two weeks of such a change with a valid address proof. I am interested in buying insurance policies and would like to make enquiries for the same. I hereby consent to receive information / services through Telephone / Mobile / SMS / E-mail / any other mode of communication from the bank. I hereby agree and give my consent to be part of the managed programme(s) based on the eligibility criteria (s) of the said programme as and when decided by the Bank. The Programme Features, Benefits, Eligibility Criteria, Terms and Conditions to be communicated to me post onboarding to the programme. If I/we wish to opt out of these services relevant request would be submitted to the bank. I/We are joint holder in any resident savings account then my/our status will remain NRI, I/we confirm that the resident account holder in which I/We are joint holder is closely related to me (as per companies act 2013) and I/We undertake that I shall not use the proceeds lying in the above account for any purpose other than specified in the opening form. I/we understand that the Bank may change the structure of the account and the interest rate at any time. I/we agree that the Bank may change the structure of the account and the interest rate at any time. If such transaction is put through to my said account in contravention of the 1999 Rule Regulations, made by RBI, I/we shall be held responsible for the same. I shall not deposit cheques, instruments, remittances, cash or any other proceeds belonging to me in this resident account. I shall intimate my bank in the event of any change in my Non-resident / Resident status. I/We understand that opening of my new account under a specific category is evidence of my current residential status. In order to abide with FEMA guidelines, the Bank will re-designate my existing accounts and deposits, if any, as per category of my latest account activated.

**Aadhaar:** I/We hereby submit voluntarily at my/our own discretion, my/our proof of possession of Aadhaar number as issued by UIDAI, to HDFC Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent to HDFC Bank for carrying out authentication and/or verification of my/our Aadhaar to open account. The above consent and purpose of collecting Aadhaar has been explained to me/us in my/our local language. HDFC Bank has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, except as per the requirements of law. I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold HDFC Bank or any of its officials responsible in case of any incorrect information provided by me/us.

**Applicable for Staff / Retired Staff with Joint Account holders:** We hereby declare that the funds deposited or to be deposited from time to time in Fixed deposit account belong to me /us, being a member /retired member of the banks staff, or the spouse of deceased member / deceased retired member whose members are staff of the Bank. I/We understand that the additional interest benefit as prescribed by the Reserve Bank of India under the applicable Master Direction shall be extended only upon submission of this declaration and subject to the Banks verification

I/We have understood that non-maintenance of the above Average Monthly / Quarterly / Half Yearly Balance will attract charges . These charges have been explained to me for the respective Product .  
I/We understand the detailed charging structure for non-maintenance and the same is available on HDFC bank's Website and Service charges and fees brochure.

Authentication Type	1st Applicant	2nd Applicant
e-KYC OTP		
e-KYC Biometric		
e-KYC IRIS		
Certified Copies		

**Do not sign this form if it is BLANK, please ensure all relevant sections are complete filled to your satisfaction and then only sign the form**

Name: \_\_\_\_\_ Date: \_\_\_\_\_

I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that my account been opened by Bank officer Mr./Ms. \_\_\_\_\_ and I / we have signed in his/her presence.

	Product Code	Account Number	Promo Code
CASA A/C			
Reimbursement A/C / KGC CA			ROI_____ + Variance_____ = NI_____
FD / RD / PPF / SSA			

Customer ID										Customer Category		Document Submitted								Branch Codes						
1st Applicant												ID Proof		Add Proof		Photo		No cheque book to be issued		CPV Initiated	Sourcing					
2nd Applicant												ID Proof		Add Proof		Photo		Tatkal Kit issued for Existing customer			Servicing					

[illegible]

Service ID / Emp.Code ^	Company Code	LG CODE	LC CODE	MIS Code

^ (For Defence Accounts Only)

[illegible][illegible]

CUSTOMER SIGNED IN MY PRESENCE	Emp Name		Signature	TELE CONFIRMATION DONE	Emp Name		Signature
	Emp Code				Emp Code		

- ☐ PAN Verification done
- ☐ UCIC check done
- ☐ Banned Dedupe check done

CPU Stamp with Date

PB/RM Signature & Date

BDA / BM Signature & Date

DVU Signature & Date

FCU Signature & Date

# Customer Copy

# Instructions Overleaf

# Dear Customer,

As per RBI guidelines Banks are advised to exercise due diligence by closely examining the transactions carried out in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the customer profile as provided while opening the account. Hence it is imperative that the Profile details provided by you is correct and accurate. It is very important for your profile details to correspond / match with the transaction pattern and balances in your account. Basis the information provided, the Bank shall review the transaction pattern in your account which would be used to report transactions of suspicious nature if any. Should there be any change in your Profile details, request you to please visit your nearest HDFC Bank Branch and update the details.

Please quote this reference no. for any future communication.

Nomination taken

Date:

D	D	M	M	Y	Y	Y	Y
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Signature of Bank official

<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
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**Instructions:**

Welcome Kit would be delivered to the addressee only on the mailing address provided. If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at [www.hdfcbank.com/services](mailto:www.hdfcbank.com/services) or contact the nearest branch. The PIN number for the ATM/Debit card for carrying out transactions on the ATM will be despatched to your mailing address by post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

**ACCOUNT OPENING RULES**

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- In event of no Salary Credits for any continuous three months, the Salary Account will be converted to Savings Regular Account and Fees and charges of Savings Regular Account will be applicable
- All accounts should maintain the stipulated average monthly balance based on the product program and branch in which the account is opened.
- In case of non-maintenance of the stipulated average monthly balance, charges as outlined in the Service Charges & Fees Brochure from time to time will be applicable. \* Savings accounts can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to [www.hdfcbank.com/services](mailto:www.hdfcbank.com/services) or call up local Phone Banking number.

#### **Fixed Deposit T & C:**

1. In terms of Reserve Bank of India (RBI) Directives, interest will be calculated at quarterly intervals and paid the rate decided by the bank depending upon the period of deposits
2. In case of Monthly interest pay-out scheme, the interest will be calculated for the quarter and paid monthly at discounted value
3. In case Interest pay-out option is not selected, default option would be reinvestment
4. HDFC Bank computes interest based on the actual number of days' in a year. In case, the deposit is spread over a leap or a non-leap year, the interest is calculated based on the number of days. i.e. 366 days in a leap year & 365 days in a non-leap year.
5. FD advice will be sent to the registered email. For Tax Savings FD, and for customer where email id is not registered, the advice will be dispatched at mailing address within 7-8 working days of FD booking.
6. In the case of premature encashment, all signatories to the deposit must sign the encashment instruction.
7. The interest rate applicable for premature withdrawal including Sweep-in/Partial Withdrawal will be 1% lower (as applicable) of the rate on the date of deposit booked, to the period for which deposit remained with the bank and not at the contracted rate.
8. In case of Joint Fixed Deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivor/s, on request, in the event of death of one or more joint depositor
9. In the event of death of the depositor, premature liquidation of the term deposits will be allowed. Such premature liquidation will not attract any penal charges.
10. Premature withdrawal facility including sweep-in / partial withdrawal is not allowed in Tax saver Deposit (5 Year Lock-in) and Non withdrawable FD
11. Partial withdrawal / Sweep-in is not allowed for single deposit booked from Rs. 5 Crs. to less than Rs. 25 Crs. under withdrawable deposit, recurring deposit, Non withdrawable deposits and Tax saver deposits
12. In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal.
13. Premature withdrawal is allowed under withdrawable deposit (Regular Fixed Deposit & Recurring Deposit)
14. Non-Withdrawable FD cannot be closed before expiry of the tenure. Further, partial withdrawal or Sweep-in facility is not allowed in such deposit. Non withdrawable deposit will be booked with option "DO NOT RENEW". Non-withdrawable deposit CANNOT be pledged for any security collaterals like overdraft facility, issuance of LC / BG or any other margins etc.
15. The deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rs. 5 lakhs.
16. Please note that any Debit balance, if not regularised will be considered as Temporary Overdraft (TOD) and will be reported to credit information companies as per guidelines of CIBIL 2005
17. In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal.
18. In case the super saver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.
19. In the event of death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause

20. The option for transfer of Fixed deposit proceeds through NEFT to the other bank can be opted when customer does not hold any current / savings account with HDFC Bank
21. The account number mentioned for NEFT to in the name of the primary FD holder. In case of joint mode of operation in the FD, the account number mentioned for NEFT should be in the same holding pattern as the FD.
22. If the NEFT gets rejected by the beneficiary bank, Managers cheque will be issued on the next working day
23. Request for premature redemption / partial closure of FD cannot be processed, if received post business cut off time or on the day when it is holiday for the NEFT
24. The credit through NEFT will be purely effected basis the account number mentioned on form. Bank will not hold responsibility if an incorrect account number is given.
25. Sweep-Out instructions:
  - a. Sweep-in facility is automatically available for fixed deposit booked through sweep-out.
  - b. PAN is mandatory for sweep-out options and will be triggered every Monday beginning of day
  - c. All Sweep-out FDs will be booked for 1 year and 1 day.
  - d. Under sweep-out option for kids advantage: If balance >= Rs. 35,000 then amount in excess of Rs. 25,000 will be booked as FD in kids name
  - e. Under Savings Max: If balance >= Rs. 1,00,000 then amount in excess of Rs. 75,000.
  - f. For SBMax & Women's Savings account, the minimum FD value is Rs. 25,000
  - g. Nomination details provided for funding the savings account will be replicated for all sweep-out deposits
26. Please refer website for detailed T&C on FD, TDS, Sweep-in, Sweep-out, NEFT / RTGS transactions on the HDFC Bank website - <https://www.hdfcbank.com/personal/useful-links/terms-and-conditions>
  - I/ We hereby confirm that in case of any updates or changes to the documents submitted during the establishment of the business or account-based relationship, or thereafter as necessary, I/We shall promptly inform the bank and provide the updated documents within 30 days of such changes. I / we agree to submit the updated KYC documents at periodic intervals, as may be required by the Bank.
  - I/We, give my consent to download my KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my identity and address from the database of CKYCR Registry.